

8/31/09 8:47:25 555
DK W BK 615 PG 628
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

INDEXING INSTRUCTIONS:

Lot 124, Section B, Ross Pointe PUD, DeSoto County, Mississippi.

PREPARED BY:

DAVID K. MCGOWAN, ATTORNEY AT LAW
1845 CRANE RIDGE DR., JACKSON, MS 39216
TELEPHONE: (601) 982-8504
MSB #2619
FATD-964

GRANTOR(S):

BENEFICIAL MISSISSIPPI, INC., IT'S SUCCESSORS AND ASSIGNS
ADDRESS: 931 Corporate Center Dr
Pomona, CA 91769
TELEPHONE: 909-397-3923

RETURN TO:

FIRST AMERICAN TITLE INSURANCE CO.
4780 I-55 N. STE. 400, JACKSON, MS 39211
TELEPHONE: (601) 366-1222
FILE NO. 2218-2120464
601-366-1222

GRANTEE(S):

RAMONA GAITHER
ADDRESS: 1109 McGowan Drive
Southaven, MS 38671
TELEPHONE: 769-798-5063
901-597-1189

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, the undersigned **BENEFICIAL MISSISSIPPI, INC., IT'S SUCCESSORS AND ASSIGNS** (herein referred to as Grantor), does hereby sell, convey and specially warrant unto **RAMONA GAITHER**, (herein referred to as Grantee), the following described property located and situated in DESOTO County, Mississippi, to-wit:

LOT 124, SECTION B, ROSS POINTE PUD, SITUATED IN SECTION 2, TOWNSHIP 2 SOUTH, RANGE 8 WEST, CITY OF SOUTHAVEN, DESOTO COUNTY, MISSISSPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 54, PAGES 8-9, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

This conveyance is made subject to all prior mineral reservations of record pertaining to subject property. TO HAVE AND TO HOLD the property, together with the rights and appurtenances thereto belonging, unto Grantee and Grantee's heirs and assigns, forever; and Grantor does hereby bind Grantor and Grantor's successors and assigns to WARRANT AND FOREVER DEFEND the property unto Grantee and Grantee's heirs and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof by, through or under Grantor, but not otherwise.

It is agreed and understood that the taxes for the current year have been prorated as of this date on an

estimated basis. Said tax proration shall be considered final settlement with no further adjustment between Buyer and Seller after closing.

IN WITNESS WHEREOF, the Grantor, by and through the undersigned officer, has executed this Deed on this the 11 day of Aug, 2009.

**BENEFICIAL MISSISSIPPI, INC., IT'S SUCCESSORS
AND ASSIGNS**

By *Maria I. Ortega*

Its **Maria I. Ortega**
Asst. Vice President

STATE OF CA.

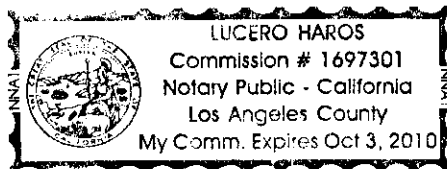
COUNTY OF L.A.

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for said county and state, the within named **Maria I. Ortega**, who acknowledged to me that he/she is the **Asst. Vice President** of **BENEFICIAL MISSISSIPPI, INC., IT'S SUCCESSORS AND ASSIGNS** and that for and on behalf of said corporation and as its act and deed, he/she signed and delivered the above and foregoing instrument of writing on the day and in the year therein mentioned, being first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 11 day of Aug, 2009.

Lucero Haros
NOTARY PUBLIC

My Commission Expires:



STATE OF TENNESSEE
COUNTY OF shelby

AFFIDAVIT OF HEIRSHIP

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the county and state aforesaid, Greg Adcomb and James Thompson, who after being sworn, state on their respective oaths as follows, to-wit:

- (1) That they knew William Edward Morton during his lifetime for periods of 10 and 12 years, respectively, and that he died intestate on November 28, 2008, owning the following described real property, to-wit:

Lot 124, Section B, Ross Pointe PUD, situated in Section 2, Township 2 South, Range 8 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 54, Pages 8-9, in the office of the Chancery Clerk of DeSoto County, Mississippi.

- (2) That he left as his sole surviving heir(s)-at-law, Cathlene Morton

And Further Affiants saith not.

James Thompson
AFFIANT

Dy Adcomb
AFFIANT

SWORN TO AND SUBSCRIBED BEFORE ME, this the 5th day of August, 2009.

My Commission Expires: May 20, 2012

